



State of Illinois, Group Insurance Division
October 1, 2016

Dear TRIP Annuitant or Survivor:

This is your State of Illinois *Total Retiree Advantage Illinois* (TRAIL) Medicare Advantage Open Enrollment kit. In this kit, you will find the following:

- Your Retiree Healthcare Decision Guide, including 2017 rates for the TRAIL Medicare Advantage Program, a map of plan availability by Illinois county, a schedule of retiree healthcare meetings to be held in Illinois; and
- How to enroll through the MyBenefits Marketplace website at www.MyBenefits.illinois.gov; and
- Your TRAIL Medicare Advantage Open Enrollment Form and Instruction Sheet.

You Have Important Healthcare Coverage Decisions to Make

Once you become eligible for Medicare, the Teachers' Retirement Insurance Program (TRIP) offers you a retiree healthcare program called *Total Retiree Advantage Illinois* (TRAIL). **Since you are newly-eligible for the TRIP Medicare Advantage TRAIL Program, you will need to enroll this fall to retain health and prescription drug coverage after December 31, 2016.**

The TRAIL Program provides you and your enrolled dependents comprehensive health and prescription drug coverage through TRAIL Medicare Advantage plans. These types of Medicare Advantage plans, commonly known as "MAPD" plans, are Medicare-approved plans that combine the different parts of Medicare into one plan. **Since these plans are a type of Medicare, you must continue to pay your federal Medicare premiums in order to remain enrolled in TRAIL.**

NEWLY ELIGIBLE for the TRAIL Program this fall, you:

- **MUST elect one of the TRAIL MAPD health plan options by November 15, 2016 via the MyBenefits Marketplace website at www.MyBenefits.illinois.gov. The website is user-friendly and will guide you through the enrollment process. Should you have questions, or prefer assistance in your online enrollment, you may call the MyBenefits Marketplace Service Center at 1-844-251-1777. We encourage everyone to enroll online, alternatively, a TRAIL Enrollment paper form is enclosed in this packet. If you choose to enroll via paper form, it must be postmarked by November 15, 2016 and sent to your retirement system in order to have health and prescription drug coverage through TRIP. You cannot keep your current health plan after December 31, 2016.**
- Will have your healthcare and prescription claims processed by the TRAIL MAPD plan instead of them being processed by Original Medicare and your current health plan.
- Will only have one ID card to show at your doctor visits and when picking up your prescriptions (but keep your red, white and blue Medicare card).
- May cancel your TRIP coverage. Cancelling will terminate your health and prescription drug coverage through TRIP. Once cancelled, your re-enrollment opportunities are extremely limited. See page 7 of the Decision Guide for details.